

Certificate Number: 12433-PAM-DE-028382265
Bankruptcy Case Number: 16-04320



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 18, 2016, at 9:00 o'clock PM EST, Joshua Lee Wagner completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: November 18, 2016 By: /s/Laura Gannon

Name: Laura Gannon

Title: Teacher